

seterusTM
PO Box 2008; Grand Rapids, MI 49501-2008

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SVOBODA, ANN M
C/O MARC DANN
4600 PROSPECT AVE
CLEVELAND, OH 44103

***Important information
about your assistance
request. Read carefully!***

Loan number: 10152879, serviced by Seterus, Inc.

January 28, 2015

Dear SVOBODA, ANN M:

We are glad you asked us for assistance with your mortgage loan. We are ready to guide you through the process, and we congratulate you for taking the first critical step.

If you intend to keep the property, we require and will establish an escrow account for payment of taxes and insurance in connection with your request for a mortgage loan modification. If you do not already have an escrow account, continue to pay your taxing authority and/or insurance provider until you receive an escrow account analysis from Seterus. You will be required to maintain this escrow account even if the loan is not modified.

Contact us immediately if you or your property has been affected by a disaster, or if you are located in a federally declared disaster area. We cannot determine your eligibility for a loan modification or any other foreclosure-prevention assistance until we know the extent of the damage to the property and the hardship created by the disaster.

This notice identifies documents we have received from you. As we review your request, we may find that additional, supporting information is needed. If so, we will contact you. Please read this letter carefully so that you understand the evaluation process, and contact us if you have any questions.

At this time, your application is incomplete. This notice identifies documents we have received from you as of the date of this letter, and those we still need before we can start our decision-making process. **You must send the remaining required documents to be received by us by no later than April 26, 2015.** All documents you provide will be acknowledged within five business days of receipt. If any submitted document is incomplete, expired, or invalid, we will notify you.

Seterus NMLS ID Number: 787641

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. **COLORADO:** FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

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Seterus, Inc.
14523 SW Millikan Way, Suite 200
Beaverton, OR 97005

Business Hours (Pacific Time)
Monday-Thursday 5 a.m. to 8 p.m.
Friday 5 a.m. to 6 p.m.

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Documents we have received

Document Name	Expiration Date
Individual federal tax return	No Expiration
Letter describing your hardship	No Expiration
IRS Form 4506-T	May 26, 2015
Bank statements	April 26, 2015
Pay stubs	April 26, 2015
Uniform Borrower Assistance Form	April 26, 2015

Documents still needed

To evaluate your request, we need the following documents by no later than April 26, 2015. As you submit documentation to us, we will determine if other items are required to complete your application and will notify you accordingly.

Document Name/Description
HUD-1 Settlement Statement
Interior Broker Price Opinion (BPO). We may need to obtain an interior Broker Price Opinion (BPO) or appraisal to evaluate your request. A local Realtor, acting on our behalf, will contact you or your authorized representative to arrange access to your property. This interior BPO must be completed prior to our review of any offer submitted.
Listing agreement that includes the following: "Seller may cancel this agreement prior to the ending date of the listing period without advance notice to the broker, and without payment of a commission or any other consideration, if the property is conveyed to the mortgage insurer or the mortgage holder."
Most recent, itemized homeowners association statement
Multiple Listing Service (MLS) listing history for the collateral property
Payoff letter(s) for other lien(s) on the property
Recent sales contract
Signed Third-Party Authorization form or General Authorization form to provide authorization for any party assisting with the transaction who are not listed on the loan.
W-9 Request for Taxpayer Identification Number and Certification signed for current year by homeowners association (You may download the form from www.seterus.com .)

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How to deliver your documents to Seterus:

To send your documents to us at no charge, simply go to the shipping counter of the nearest FedEx Office® Print and Ship Center. Tell them you are "returning documents to Seterus." The agent will request your name, ZIP code, or phone number. For help finding the nearest FedEx Office Print and Ship Center, go to www.fedex.com/us/office and enter your ZIP code in the Find a Location box. **Note:** This option is available only for the return of these important documents.

You also may submit your completed documentation in one of the following ways. Please make sure your loan number appears on all documents.

Upload: www.seterus.com/UploadMyDocs	Overnight: 4460 44th Street SE Suite D, Grand Rapids, MI 49512	Regular Mail: PO Box 2008; Grand Rapids, MI 49501- 2008	Fax: 866.578.5277 (send all documents together)
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After we receive all documents

We will conduct a thorough review of your information and make a decision as to whether or not we can offer you assistance. We will notify you of our decision with either a denial letter or a written offer within 30 days of our receipt of your completed application (including all required documents).

Finding the best solution for your situation also may require:

- Ordering a current property appraisal
- Ordering a broker price opinion (BPO). If needed, a local Realtor®, acting on our behalf, may contact you to schedule a time to enter the property to perform the evaluation.
- Obtaining approval from the owner of your loan or from private mortgage insurance companies with an interest in your mortgage
- Ordering a title search

You may continue to receive information from us regarding your delinquency, along with other offers to help you avoid foreclosure, while we are processing this request. These are not related to this review.

You should consider contacting the servicers of any other mortgage loans on this property to discuss options they may have available to help you avoid foreclosure.

Responding to our offer

If we offer assistance to you, you will be given at least 14 days to consider the offer and either accept or reject it. The expiration date will be stated in the offer.

Do not delay – if we don't receive all of your documents by April 26, 2015, we may close your request. Please contact us if you need any guidance on locating and submitting all required documents.

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If you are participating in a formal mediation process, the deadline to provide a complete package for review as part of that mediation process may be different than the deadline provided in this letter. If you are going through such a mediation process, you may call us to discuss applicable deadlines.

Call 866.570.5277 if you have any questions. For borrowers having difficulty making their payments, we have loan specialists available Monday-Thursday 5 a.m. to 9 p.m., Friday 5 a.m. to 6 p.m., and Saturday 9 a.m. to 12 p.m. (Pacific time). Saturday hours may vary.

Sincerely,

Seterus, Inc.

IMPORTANT NOTE: The owner of your loan is Federal National Mortgage Association (FANNIE MAE), 3900 Wisconsin Avenue NW, Washington, DC 20016-2892, 800.732.6643. FANNIE MAE has contracted with us to service and respond to inquiries about your loan. Inquiries may be directed to Seterus, Inc., PO Box 2008; Grand Rapids, MI 49501-2008.

Enclosure(s): Documents Required for Mortgage Release or Short Sale

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DOCUMENTS REQUIRED FOR MORTGAGE RELEASE™ AND SHORT SALE

We must receive the following documents to evaluate your loan for a Mortgage Release or Short Sale. Unless listed in the "Documents we have received" table in the enclosed letter, these documents are still outstanding.

MORTGAGE RELEASE

- ☐ **Signed Third-Party Authorization:** Provides authorization for all parties assisting with the transaction who are not listed on the loan.
- ☐ **Payoff letter** for any other liens on the property
- ☐ Most recent, itemized **Homeowners Association statement**, if you are an HOA member
- ☐ **W-9 Request for Taxpayer Identification Number and Certification**, signed for the current year by HOA, if you are an HOA member

SHORT SALE

- ☐ **Signed Third-Party Authorization** form or General Authorization form: Provides authorization for all parties assisting with the transaction who are not listed on the loan.
- ☐ **Payoff letter** for any other liens on the property
- ☐ **HUD-1 Settlement Statement**
- ☐ **Fully executed purchase and sales contract** that includes the following provision: *"The seller's obligation to perform on this contract is subject to the rights of the mortgage insurer (if any) and the mortgage holder relating to the conveyance of the property."*
- ☐ **Listing Agreement** that includes the following provision: *"Seller may cancel this agreement prior to the ending date of the listing period without advance notice to the broker, and without payment of a commission or any other consideration, if the property is conveyed to the mortgage insurer or the mortgage holder."*
- ☐ If the property is currently listed by a Realtor®, provide a copy of the **Multiple Listing Service (MLS)** listing history for the collateral property.
- ☐ **Buyer's proof of funds** for non-cash transactions or current pre-approval for financed transactions



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